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EXAMINER

TRUONG, LAN DAI T

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**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	<b>Application No.</b> 09/829,937	<b>Applicant(s)</b> BOLNICK ET AL.	
	<b>Examiner</b> LAN-DAI Thi TRUONG	<b>Art Unit</b> 2152	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 03 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 09 April 2008.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 54-132 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 54-132 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)            | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)   | Paper No(s)/Mail Date. _____                                      |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date <u>05/29/2008</u>  | 6) <input type="checkbox"/> Other: _____                          |

### **DETAILED ACTION**

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 04/09/2008 has been entered.

2. This action is response to communications: application, filed on 04/11/2001; amendment filed 04/09/2008. Claims 54-132 are pending; claims 54-62, 64-68, 71-76, 78, 82-92, 98 and 100-132 are amended.

3. The applicant's arguments file on 04/09/2008 have fully considered but they are moot in view with new ground for rejections.

### **Specification Objections**

4. The specification is objected to under CRF 1.75 (d)(1). There was no mention of the computer-readable medium/ or medium in the specification. In this instance, applicant has failed to provide antecedent basis for the claimed terminology "computer readable medium". However, the context of the medium was used in the claim would fairly suggest to one of ordinary skill only appropriate manufactures those are structurally and functionally interconnected with the program instructions in a manner which enables the program instructions to act as a computer component and realize its functionality.

**Claim rejections-35 USC § 103**

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

**Claims 54, 56-59, 61-64, 66-72, 112-113 and 118-119 are rejected under 35 U.S.C 103(a) as being un-patentable over Horn et al. (U.S. 6,862,612) in view of Star (U.S. 2002/0062270) and further in view of Szabo (U.S. 2007/0156677).**

**Regarding claim 54:**

Horn discloses the invention substantially as claimed, including a method, which can be implemented in a computer hardware or software code for integrating numbers of financial service providers into a single interface, comprising:

sending, via a public network, first set of information identifying a plurality of business entities to an information distribution service, wherein said first set of information is received via a first account of the information distribution service that is associated with a first user: (Horn discloses method of storing customer profiles in a central customer bank. The customer profile can be accessed and retrieved from the central customer bank in response to receiving customer identification information (e.g. user ID and email address): column 3, lines 60-67; column 4, lines 1-49).

and wherein said first set of information is usable by the information distribution service to associate said plurality of business entities with said first account: (storage and retrievals system/ the central customer bank maps user provided identification information with stored customer profiles to allocate desired user profile: Horn, column 7, lines 7-26).

wherein said associating permits the plurality of business entities to provide content that is accessible via the first account of the information distribution service: (in response to identification information been validated successful, customer profile will be retrieved and sent to the customer display interface /or shared with other servers: Horn, column 9, lines 45-67; column 10, lines 1-14; claim 1).

However, Horn does not explicitly disclose providing sharing control information to said distribution service via said public network, wherein said sharing control information is received via said first account and specifies other user accounts of said information distribution service that are permitted to access specifies other user accounts of said information distribution service that are permitted to access specified personal information associated with said first account.

In analogous art, Star discloses a tool kit for a small business owner, which used to manage a plurality of different financial accounts to perform a number of different financial transactions those occur among different financial service providers. The root user of the system may setup and modify certain access privileges for other users of the service (i.e. sub-users): [0027]; [0009]).

subsequent to said sending conveying a request for access to said first account of said information distribution service via said public network: (the centralized control web server

allows subscriber to login to their accounts those are maintained by the centralized control web server and employs the financial services to those accounts: Star, [0018]; [0027]).

In response to said request being validated by the information distribution service: automatically receiving a second set of information from said information distribution service via public network, wherein the second set of information includes content from each of at least two of the plurality of business entities, wherein the received content from each of the at least two business entities includes personal, non-public content that relates to the first user and is not provided by the business entity to other user accounts of the information distribution service: (in response to validate user access request successful, users accounts information (e.g. privileges, account balances, passwords...etc) are retrieved and delivered to the user through a web page including integrate user account information from numbers of financial service providers: Star, [0023];[0028]).

automatically displaying a graphical interface, wherein said graphical interface includes a view that includes, for each of the at least two business entities, at least an indication of the content from that business entity: (Star discloses an integrated package that integrates financial service providers (e.g. such as a payroll service provider, a retirement plan service provider, a healthcare service provider or another type of service provider) into one unit interface provided to a subscriber and the subscriber so that he/she can select from the interface a financial transaction to perform: ([0009])).

However, Horn- Star does not explicitly disclose the received content includes an associated time value, and wherein the received content was selected to be made accessible based on the associated time value satisfying one or more time-based criteria specified.

In analogous art, Szabo discloses method of setting time-criteria for search query to get a search result comprising /records those have associated time values satisfying predetermined time-criteria defined in the search query, see (abstract; [0335]; [0390]; [0194]).

Thus, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to combine Szabo's ideas of setting time-criteria for search query to get a search result having unit time-criteria and Star's ideas of establishing a centralized control web server maintaining users accounts information from numbers of financial service providers to perform a number of different financial transactions those occur among different financial service providers into Horn's system in order to provide an efficient central online financial management system, see (Star: [0006]; [0008]; [0003]).

**Regarding claim 56:**

Horn discloses the invention substantially as claimed, including a system, which can be implemented in a computer hardware or software code for integrating numbers of financial service providers into a single interface, comprising:

one or more application server configured to receive, via links to said information distribution service, messages including personal information relating to users of said information distribution service, wherein said user include a first user, wherein at least some of said message are received from a plurality of business entities: (Horn discloses method for storing subscriber buying profiles in central location/ central customer data bank for later retrieval and use by a plurality of server systems: Horn, abstract; column 11, lines 45-48).

wherein said one or more application server are configured to store the received messages in said memory subsystem, including the first and second messages: (the customer

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profile is stored temporary in server system: Horn, column 9, lines 32-42, lines 56-67; column 10, lines 1-5).

wherein the one or more application servers are configured to store the report for the first account: (storing subscriber profiles in central location/ central customer data bank for later retrieval and use by a plurality of server systems: Horn, abstract; column 11, lines 45-48).

a memory subsystem: (a plurality of server systems: Horn, figure 1, items 120).

However, Horn does not explicitly disclose a security link.

In analogous art, Start discloses a centralized control web server includes a proprietary database, similarly connects by direct secure lines to a plurality of financial service providers, and receives personal information relating to users, see (Star, [0018]-[0019]).

wherein the received messages include first and second messages, wherein the first and second messages each include personal, non-public information relating to said first user: (user accounts information (e.g. privileges, account balances, passwords...etc) are received from numbers of financial service providers: Star, [0023];[0028]).

wherein said first and second business entities have been associated with a first account of said information, permitting said first and second business entities to provide, via said information distribution service, message to said first account that include personal information relating to said first user, wherein the first account is associated with the first user: (each system registered user has an associate account created in the centralized control web server that permits numbers of financial service providers to send personal information relating to said user into its associate storage: Star, [0036]; [0018]; [0023];[0026]).



wherein the one or more application servers are configured to generate a report for the first account by selecting messages that are directed to the first account: (Star discloses in response to validate user access request successful, an integrated package integrates financial service providers (e.g. such as a payroll service provider, a retirement plan service provider, a healthcare service provider or another type of service provider) into one unit interface to display to the subscriber and the subscriber can select from the interface a financial transaction to perform: (Star, figure 4; [0009]).

However, Horn- Start does not explicitly selecting the stored messages whose time-based priority satisfying one or more time-base criteria.

In analogous art, Szabo discloses method of setting time-criteria for search query to get a search result with integrated accessible/ and retrievable profiles and records those have associated time values satisfying predetermined time-criteria, see (abstract; [0335]; [0390]; [0194]).

each message includes an indication of a time-based priority of the message: (Szabo, [0205]; [0293] ).

Thus, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to combine Szabo's ideas of setting time-criteria for search query to get a search result having unit time-criteria and Star's ideas of establishing a centralized control web server maintaining users accounts information from numbers of financial service providers to perform a number of different financial transactions those occur among different financial service providers into Horn's system in order to provide an efficient central online financial management system, see (Star: [0006]; [0008]; [0003]).

**Regarding claim 57:**

In addition to rejection in claim 56, Horn-Star-Szabo further discloses one or more application server are configured to make the stored report available to a client computer by conveying the stored report to the client computer for display in response to the client computer logging on to the first account: (Star discloses in response to validate user access request successful, an integrated package integrates financial service providers (e.g. such as a payroll service provider, a retirement plan service provider, a healthcare service provider or another type of service provider) into one unit interface to display to the subscriber and the subscriber can select from the interface a financial transaction to perform: (Star, figure 4; [0009])).

**Regarding claim 58:**

In addition to rejection in claim 56, Horn-Star-Szabo further discloses wherein said system is configured to convey said report to a client computer in response to said client computer logging on said first account: (in response to validate user access request successful, an integrated package integrates financial service providers (e.g. such as a payroll service provider, a retirement plan service provider, a healthcare service provider or another type of service provider) into one unit interface to display to the subscriber and the subscriber can select from the interface a financial transaction to perform: Star, figure 4; [0009])).

**Regarding claims 5 and, 61:**

Horn-Star-Szabo discloses a method as discuss in claim 56, which further discloses wherein said system is configured to convey the report over a wireless network to a client computer that has accessed the first account: (Star: [0021])).

**Regarding claim 62:**

Horn-Star-Szabo discloses a method as discuss in claims 56 which further includes convey report to user via one or more pages: (In Star's system, message (i.e. report HTML page) generated by report generator that included in the centralized control web server is delivered to the subscriber: [0035]; [0029]; [0031]-[0034]; [0030]; [0018]; [0027]).

**Regarding claim 63:**

Horn-Star-Szabo discloses a method as discuss in claim 62, which further includes web page using at least first and second messages: (Star: figure 4).

**Regarding claim 66:**

Horn-Star-Szabo discloses a method as discuss in claim 56 which further includes permits sharing information with other users: (in Star's system, the first user (i.e. root user/ or administrator) may setup/ and modify certain access privileges for other users of the service (i.e. sub-users): [0027]).

**Regarding claim 67:**

Horn-Star-Szabo discloses a method as discuss in claim 56, which further includes sharing control information: (Star: [0027]).

**Regarding claim 68:**

Horn-Star-Szabo discloses a method as discuss in claim 56, which further includes wherein said system is further configured to receive information from a client computer that has accessed the first account, wherein the received information indicates said first user indicating that the first and second business entities are to be associated with the first account via the information distribution service: (The customer profile can be accessed and retrieved from the

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central customer bank by providing customer identification information (e.g. user ID and email address): Horn, column 3, lines 60-67; column 4, lines 1-49).

**Regarding claim 69:**

Horn-Star-Szabo discloses a method as discuss in claim 56, which further includes wherein said plurality of business entities include one or more types of entities from the following types: manufacturers, retailers, government agencies, nonprofit entities, sports franchises: (Horn, column 3, lines 60-67; column 4, lines 1-49).

**Regarding claim 70:**

Horn-Star-Szabo discloses a method as discuss in claim 56, which further includes wherein message includes one of the following types of content: information relating to a prescription of said first user, service information for an automobile of said first user, information relating to a particular product purchased by said first user, information for a travel reservation of said first user, voicemail messages for said first user: (subscriber purchase profiles: Horn, column 3, lines 60-67; column 4, lines 1-49).

**Regarding claims 71,113 and 119:**

Horn-Star-Szabo discloses a method as discuss in claims 54 and 56, which further includes at least one of said one or more application servers is further configured to receive voting information specified by from said first user: (Szabo discloses method of setting time-criteria for search query to get a search result with integrated accessible/retrievable profiles/records those have associated time values satisfying predetermined time-criteria defined in the search query, see (abstract; [0335]; [0390]; [0194]).

**Regarding claim 72:**

Horn-Star-Szabo discloses a method as discuss in claim 71, which further includes wherein at least one of said one or more application servers is further configured to receive a question from a client computer that has accessed the first account said first user and to send said received question to other accounts of said information distribution service: (Horn, abstract; column 11, lines 45-48).

**Regarding claim 64:**

Horn-Star-Szabo discloses a method as discuss in claim 56, which further includes additional content as part of said report for the first account, wherein said additional content includes public information generated by said one or more application servers based upon user profile information specified said first user: (Star: claim 11).

**Regarding claims 112 and 118:**

Horn-Star-Szabo discloses a method as discuss in claims 54 and 56, which further one or more group of user defined by the service, information from the user's family member, and/or friends, and customer service information requested by the first user: (Star discloses a tool kit for a small business owner to manage a plurality of different financial accounts to perform a number of different financial transactions those occur among different financial service providers; where one user of the system may setup and modify certain access privileges for other users of the service (i.e. sub-users). It would have been obvious to one of ordinary skill in the art to understand that sub-users of Star could be modified into family member, and/or friend...etc: [0027]; [0009]).

**Claim 60 is rejected under 35 U.S.C 103(a) as being un-patentable over Horn-Star-Szabo in view of Gottfurcht (U.S. 20070143187).**

**Regarding claim 60:**

Baysah-Nageli-Olin discloses the invention substantially as disclosed in claim 56, but does not explicitly teach television network.

In analogous art, Gottfurcht teaches method of using television network for sending report to users: [0037]).

Thus, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to combine Gottfurcht's ideas of using television network for sending report to users with Baysah-Nageli-Olin's system in order to increase conveniences for system users.

**Claim 65 is rejected under 35 U.S.C 103(a) as being un-patentable over Horn-Star-Szabo in view of Ruhin et al. (U.S. 6,735,624).**

**Regarding claim 65:**

Horn-Star-Szabo discloses the invention substantially as disclosed in claim 64, but does not explicitly teach including weather and sport information, see (Ruhin: column1, lines 25-50).

Thus, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to combine Rubin's ideas of including sharing including weather and sport information into Horn-Star-Szabo's system in order to be able to increase economic benefits for the users, see (Rubin: column 2, lines 52-67).

**Claims 120 and 114 are rejected under 35 U.S.C 103(a) as being un-patentable over Horn-Star-Szabo in view of Huang et al. (U.S. 2003/0097361)**

**Regarding claims 114 and 120:**

Horn-Star-Szabo discloses the invention substantially as disclosed in claims 113 and 119, but does not explicitly teach the service maintains a calendar, address book, and a to-do list.

In comparable art, Huang discloses a message center desktop provides a calendar, address book, and a to-do list services, see (abstract).

Thus, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to combine Huang's ideas including a calendar, address book, and a to-do list services into Horn-Star-Szabo's system in order to provide highly desirable system for users

**Claims 55, 73-76, 78-80, 82-89, 92-97, 100-111, 115-116, 121-122, 124-125, 127-128 and 130-131 are rejected under 35 U.S.C 103(a) as being un-patentable over Star (U.S. 2002/0062270) and in view of Szabo (U.S. 2007/0156677).**

**Regarding claim 55:**

Star discloses the invention substantially as claimed, including a system, which can be implemented in a computer hardware or software code for integrating numbers of financial service providers into a single interface, comprising:

one or more servers configured to associate a plurality of business entities with a first account of an information distribution service, permitting the plurality of businesses to push content to the first account via the information distribution service, wherein the first account is associated with the first user of the information distribution service: (Star discloses a central server includes a tool kit for managing a plurality of different financial accounts. Each of user financial account integrates financial information from different financial service providers: [0027]; [0009]).

receive, via said information distribution service, content from at least two of said plurality of business entities, wherein said received content from at least two business entities includes personal, non-public information relating to the first user: (in Star's system, user

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accounts includes personal, non-public information (i.e. payroll checks, privileges, account balances, passwords...etc) those are integrated from numbers of financial service providers: Star, [0035]; [0029]; [0031]-[0034]; [0030]; [0018]; [0027]).

store said received content in a database accessible to said one or more servers: (all user accounts are stored and maintained in the central server database which accessible over network: Star, [0018]).

In response to said client computer logging onto said information distribution service, automatically provide information to said client computer: (in response to validate user access request successful, users accounts information (e.g. privileges, account balances, passwords...etc) are retrieved/ and delivered/ and displayed on user web page comprising user account information those integrated from numbers of financial service providers: Star, [0023]; [0028]).

wherein said information is usable to concurrently display at least an indication of said first and second pieces of content: (Star, figure 4).

wherein said first and second pieces of content are not provided to other accounts of the information distribution service by the first and second business entities, respectively: (in Star's system, one user of the system may setup and modify certain access privileges for other users of the service (i.e. sub-users): [0027]; [0009]).

However, Star does not explicitly disclose selecting content from the stored content having associated value satisfying one or more time-based criteria specified by the information distribution service, wherein said selected content includes first and second pieces of content.



In analogous art, Szabo discloses method of setting time-criteria for search query to get a search result with integrated accessible/ and retrievable profiles and records those have associated time values satisfying predetermined time-criteria, see (abstract; [0335]; [0390]; [0194]).

Thus, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to combine Szabo's ideas of setting time-criteria into search query to get a search result having unit time-criteria into Star's system in order to provide an efficient central online data storage and retrieval management system, see (Szabo: [0057]; [0082]).

**Regarding claim 73:**

Star discloses the invention substantially as claimed, including a computer-based method, which can be implemented in a computer hardware or software code for integrating numbers of financial service providers into a single interface, comprising:

receiving, via secure links to said information distribution service, messages including personal information relating to uses of said information distribution service, wherein said users include a first user, wherein said messages are received from plurality of business entities, wherein the received messages include first and second messages, wherein the first and second messages each include personal, non-public information relating to said first user: (Star discloses a centralized control web server includes a proprietary database, similarly connects by direct secure lines to a plurality of financial service providers, and receives personal information relating to users, see (Star, [0018]-[0019])). Each of user financial account integrates financial information from different financial service providers (e.g. privileges, account balances,

passwords...etc). In response to validation of user logging successful, user private information stored in discloses a central server are retrieved: Star, [0023]; [0027]-[0028]; [0009]).

permitting said first and second business entities to provide, via said information distribution service, messages to said first account that include personal information relating to said first user, wherein the first account is associated with the first user: (the centralized control web server receives personal information relating to users from a plurality of financial service providers: Star, [0018]-[0019]; [0023]; [0027]-[0028]; [0009]).

first and second business entities have been associated with an account of the information distribution service: (each of user financial account in the centralized control web server, integrates financial information from different financial service providers (e.g. privileges, account balances, passwords...etc): Star, [0023]; [0027]-[0028]; [0009]).

storing said received messages: (Start discloses a centralized control web server includes a proprietary database, similarly connects by direct secure lines to a plurality of financial service providers, and receives personal information relating to users: [0018]-[0019]).

storing the report for the first account: (Start: figure 4).

making the report available to a client computer system that has accessed the first account via said information distribution service, wherein the report is displayable on the client computer system using a first interface: (Star discloses an integrated package that integrates financial service providers (e.g. such as a payroll service provider, a retirement plan service provider, a healthcare service provider or another type of service provider) into one unit interface to a subscriber and the subscriber can select from the interface a financial transaction to perform: ([0009])).

However, Star does not explicitly disclose the messages include an indication of time-based priority of the messages; generating a report for the first account, wherein said generating includes selecting at least the message based on the time-based priority of those messages satisfying one or more time-based criteria specified by the information distribution service.

In analogous art, Szabo discloses method of setting time-criteria for search query to get a search result with integrated accessible/ and retrievable profiles and records those have associated time values satisfying predetermined time-criteria, see (abstract; [0205]; [0293]; [0335]; [0390]; [0194]).

Thus, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to combine Szabo's ideas of setting time-criteria into search query to get a search result having unit time-criteria into Star's system in order to provide an efficient central online data storage and retrieval management system, see (Szabo: [0057]; [0082]).

**Regarding claim 84:**

This claim is rejected under rationale of claim 73.

**Regarding claim 85:**

Star discloses the invention substantially as claimed, including a method, which can be implemented in a computer hardware or software code for integrating numbers of financial service providers into a single interface, comprising:

a first computer system receiving, from an information distribution service over a data channel that includes the Internet, a first plurality of messages; responsive to said receiving, said first computer system providing at least an indication of each of the first plurality of messages for display to a first user using a first interface: (Star discloses an integrated package that

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integrates financial service providers (e.g. such as a payroll service provider, a retirement plan service provider, a healthcare service provider or another type of service provider) into one unit interface to a subscriber and the subscriber can select from the interface a financial transaction to perform: ([0009]).

wherein each of the first plurality of messages was sent to the information distribution service over a respective data channel that includes the Internet by one of a plurality of business entities: (Star discloses a centralized control web server includes a proprietary database, similarly connects by direct secure lines to a plurality of financial service providers, and receives personal information relating to users, see (Star, [0018]-[0019]). Each of user financial account integrates financial information from different financial service providers (e.g. privileges, account balances, passwords...etc): [0023]; [0027]-[0028]; [0009]).

wherein each of the plurality of business entities is associated with a first account of the information distribution service the first user and is permitted by the information distribution service to provide messages to the first account, wherein the first account is associated with the first user: (in response to validate user access request successful, users accounts information (e.g. privileges, account balances, passwords...etc) are retrieved/ and delivered/ and displayed on user web page comprising user account information those integrated from numbers of financial service providers: Star, [0023]; [0028]).

wherein each of the first plurality of messages includes personal, non-public content that is related to the first user and that is not provided by the originating business entity to other accounts of the information distribution service: (one user of the system may setup and modify

certain access privileges for other users of the service (i.e. sub-users): Star, [0027]; [0009]; [0023]; [0028]).

However, Star does not explicitly disclose messages has an associated time value indicative of a time-based priority of the message, and wherein each of the first plurality of messages was selected for delivery to the first computer system based on its associated time value satisfying one or more time-based criteria specified by the information distribution service.

In analogous art, Szabo discloses method of setting time-criteria for search query to get a search result with integrated accessible/ and retrievable profiles and records those have associated time values satisfying predetermined time-criteria, see (abstract; [0205]; [0293]; [0335]; [0390]; [0194]).

Thus, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to combine Szabo's ideas of setting time-criteria into search query to get a search result having unit time-criteria into Star's system in order to provide an efficient central online data storage and retrieval management system, see (Szabo: [0057]; [0082]).

**Regarding claim 104:**

Star discloses the invention substantially as claimed, including a method, which can be implemented in a computer hardware or software code for integrating numbers of financial service providers into a single interface, comprising:

storing, at a first computer system associated with an information distribution service, information specifying that a plurality of business entities are permitted to push personalized content to a first account of the information distribution service associated with a first user: (in Star's system, the centralized control web server that includes a proprietary database for

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maintaining subscriber's account information (e.g. information of different financial service providers that subscriber employs, subscriber passwords, subscriber privileges...etc.) (Star: [0023]; [0022]), and the access controller may compare the identifier information provided from the subscriber with identifier information maintained in the centralized control web server database in order to determine access levels for the subscribers and coordinate/ direct to financial service providers: [0026]; [0032]).

receiving, at the first computer system, personalized content from at least two of the plurality of business entities, wherein the received content includes personal, non-public information that relates to the first user and that is unique to the first user relative to other users of the information distribution service: (each of user financial account in the centralized control web server, integrates financial information from different financial service providers (e.g. privileges, account balances, passwords...etc). In Start's system, the user associates with financial account may setup and modify certain access privileges for other users of the service (i.e. sub-users): [0027]; [0009]; [0023]; [0027]-[0028]; [0009]).

substantially upon receiving, automatically pushing the selected content to a client computer system that has accessed the first account via the information distribution service, wherein the selected content is displayable on the client computer system using a first interface: (in response to validate user access request successful, users accounts information (e.g. privileges, account balances, passwords...etc) are retrieved/ and delivered/ and displayed on user web page comprising user account information those integrated from numbers of financial service providers: Star, [0023]; [0028]).

However, Star does not explicitly disclose content has an associated time value indicative of a time-based priority of the content, see (Szabo, [0205]; [0293] ).

automatically selecting, content whose associated time value satisfies one or more time-based criteria specified by the information distribution service.

In analogous art, Szabo discloses method of setting time-criteria for search query to get a search result with integrated accessible/ and retrievable profiles and records those have associated time values satisfying predetermined time-criteria, see (abstract; [0205]; [0293]; [0335]; [0390]; [0194]).

Thus, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to combine Szabo's ideas of setting time-criteria into search query to get a search result having unit time-criteria into Star's system in order to provide an efficient central online data storage and retrieval management system, see (Szabo: [0057]; [0082]).

**Regarding claims 115, 121, 124, 130 and 127:**

Star-Szabo discloses a method as discuss in claims 55, 73, 84, 85 and 104 which further includes one or more group of user defined by the service, information from the user's family member, and/or friends, and customer service information requested by the first user: (Star discloses a tool kit for a small business owner to manage a plurality of different financial accounts to perform a number of different financial transactions those occur among different financial service providers; where one user of the system may setup and modify certain access privileges for other users of the service (i.e. sub-users). It would have been obvious to one of ordinary skill in the art to understand that sub-users of Star could be modified into family member, and/or friend...etc: [0027]; [0009]).

**Regarding claims 116, 82, 110, 122, 125, 128 and 131:**

Star-Szabo discloses a method as discuss in claims 55, 73, 84, 85 and 104 which further includes receiving voting information specified by from said first user of the information distribution service: (Szabo discloses method of setting time-criteria for search query to get a search result with integrated accessible/retrievable profiles/records those have associated time values satisfying predetermined time-criteria defined in the search query, see (abstract; [0335]; [0390]; [0194])).

**Regarding claim 74:**

Star-Szabo discloses a method as discuss in claim 73, which further includes making the stored report available to the client computer system first user includes conveying the stored report for display to the first user: (in response to validate user access request successful, users accounts information (e.g. privileges, account balances, passwords...etc) are retrieved/ and delivered/ and displayed on user web page comprising user account information those integrated from numbers of financial service providers: Star, [0023]; [0028])

**Regarding claim 105:**

Star-Szabo discloses a method as discuss in claim 104, which further includes receiving user profile information specified by the first user: Star, [0023]; [0028]).

**Regarding claim 106:**

Star-Szabo discloses a method as discuss in claim 105, which further includes cumulative aggregate user profile information to one or more business entities, wherein the aggregate user profile information is based in part upon the first user's user profile information: (Star, [0023]; [0028]; [0026]; [0032])).



**Regarding claim 107:**

Star-Szabo discloses a method as discuss in claim 105, which further includes receiving sharing control information from the client computer system\_first user, wherein the sharing control information specifies information of the first user that is stored by the information distribution\_service that can be shared, and wherein the sharing control information further specifies one or more accounts of the information distribution\_service with which the specified information can be shared: (Star: [0027]).

**Regarding claim 108:**

This claim is rejected under rationale of claim 107.

**Regarding claim 109:**

This claim is rejected under rationale of claim 104.

**Regarding claim 102:**

Star-Szabo discloses a method as discuss in claim 85, which further includes message whose associated time value indicates the day on which the first message is received by the information distribution service, and wherein the one or more time- based criteria specified by the information distribution service includes whether a given message has an associated time value that corresponds to the current day: (Szabo: [0194]; abstract; [0205]; [0293]; [0335]; [0390]; [0194]).

**Regarding claims 75 and 103:**

In addition to rejection in claims 74 and 85, Star-Szabo further discloses wherein said system is configured to convey said report to a client computer in response to said client

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computer logging on said first account: (in response to validate user access request successful, an integrated package integrates financial service providers (e.g. such as a payroll service provider, a retirement plan service provider, a healthcare service provider or another type of service provider) into one unit interface to display to the subscriber and the subscriber can select from the interface a financial transaction to perform: Star, figure 4; [0009]).

**Regarding claims 76 and 111:**

Star-Szabo discloses a method as discuss in claims 73 and 108, which further includes additional content as part of said report, wherein said additional content is generated based at least in part upon user profile information specified said first user, wherein said additional content is not private relative to the first user: (Star: claim 11).

**Regarding claims 78-79:**

Star-Szabo discloses a method as discuss in claim 73, which further includes receiving sharing control information from said client computer system first user, wherein said sharing control information identifies one or more other accounts of said information distribution service; permitting said other accounts to access personal information of said first user in response to said receiving said sharing control information: (Star discloses a tool kit for a small business owner to manage a plurality of different financial accounts to perform a number of different financial transactions those occur among different financial service providers. Where one user of the system may setup and modify certain access privileges for other users of the service (i.e. sub-users): [0027]; [0009]).

**Regarding claim 87:**

Star-Szabo discloses a method as discuss in claim 73, which further includes teach making a query: (Szabo: abstract; [0205]; [0293]; [0335]; [0390]; [0194]).

**Regarding claim 88:**

Star-Szabo discloses a method as discuss in claim 87, which further includes conveying information to the information distribution service that is indicative of a request by the first user to join a first group that includes one or more other accounts of the information distribution service: (Szabo: abstract; [0205]; [0293]; [0335]; [0390]; [0194]).

**Regarding claim 93:**

Star-Szabo discloses a method as discuss in claim 85, which further includes first interface is a web interface or an interactive voice response system: (Star: figure 4).

**Regarding claim 94:**

Star-Szabo discloses a method as discuss in claim 93, which further discloses a wireless network: (Star: [0021]).

**Regarding claim 95:**

Star-Szabo discloses a method as discuss in claim 85, which further discloses messages includes a first message that is a text-based message: (Star: figure 4).

**Regarding claim 96:**

Star-Szabo discloses a method as discuss in claim 85, which further discloses message includes audio and video: (Szabo: [0232]).

**Regarding claim 97:**

Star-Szabo discloses a method as discuss in claim 85, which further discloses message includes prescription information for user: (Start, figure 4).

**Regarding claim 89:**

Star-Szabo discloses a method as discuss in claim 88, which further includes first computer\_system sending a message to a second account of the information distribution service via the information distribution service: Star, [0027]; [0009]).

**Regarding claim 83:**

Star-Szabo discloses a method as discuss in claim 82, which further includes receiving questions from said client computer system\_first user and sending said received questions to other accounts of said information distribution service: Star, [0027]; [0009]).

**Regarding claim 86:**

Star-Szabo discloses a method as discuss in claim 85, which further includes conveying sharing control information to the information distribution\_service wherein the sharing control information\_indicates 1) one or more other accounts\_of the information distribution\_service and 2) one or more types of information relating to the first user that is stored by the information distribution service: (Star: [0027]; [0029]).

wherein the conveyed sharing control information permits the one or more types of information relating to the first user to be shared with the one or more other accounts of the information distribution\_service: (Star: [0027]; [0029]).

**Regarding claim 80:**

Star-Szabo discloses a method as discuss in claim 73, which further includes business entities includes one or more types of the following types of entities: manufacturers, retailers, government agencies, nonprofit entities, sports franchises: (Star, figure 4; [0009]).

**Regarding claim 92:**

Star-Szabo discloses a method as discuss in claim 88, which further includes conveying votining information to the information distribution system, wherein the voting information is indicative of a vote by the first user within the context of the first group participating in decision malting of the first group by voting via the service: (Szabo: abstract; [0335]; [0390]; [0194]).

**Regarding claim 100:**

Star-Szabo discloses a method as discuss in claim 85, which further includes interface is a graphical interface, plurality of messages is provided to the first user via a graphical interface, wherein the graphical interface, at a first point in time, includes at least an indication of each of the first plurality of messages: (Star: figure 4).

**Regarding claim 101:**

This claim is rejected under rationale of claim 100.

**Claims 117, 123, 126, 129 and 132 are rejected under 35 U.S.C 103(a) as being unpatentable over Star-Szabo in view of Huang et al. (U.S. 2003/0097361)**

**Regarding claims 117, 123, 126, 129 and 132:**

Star-Szabo discloses the invention substantially as disclosed in claims 116, 125, 128 and 131, but does not explicitly teach the service maintains a calendar, address book, and a to-do list.

In comparable art, Huang discloses a message center desktop provides a calendar, address book, and a to-do list services, see (abstract).

Thus, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to combine Huang's ideas including a calendar, address book, and a to-do list services into Star-Szabo's system in order to provide highly desirable system for users.

**Claims 77 and 99 are rejected under 35 U.S.C 103(a) as being un-patentable over Star-Szabo in view of Ruhin et al. (U.S. 6,735,624).**

**Regarding claims 77 and 99:**

Star-Szabo discloses the invention substantially as disclosed in claims 76 and 98, but does not explicitly teach including weather and sport information, see (Ruhin: column1, lines 25-50).

Thus, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to combine Rubin's ideas of including sharing including weather and sport information into Star-Szabo's system in order to be able to increase economic benefits for the users, see (Rubin: column 2, lines 52-67).

**Claims 81 and 98 are rejected under 35 U.S.C 103(a) as being un-patentable over Star-Szabo in view of Horn et al. (U.S. 6,862,612)**

**Regarding claim 81:**

Star-Szabo discloses the invention substantially as disclosed in claim 73, but does not explicitly teach message includes one of the following types of content: information relating to a prescription of said first user, service information for an automobile of said first user, information relating to a particular product purchased by said first user, information for a travel reservation of said first user, voicemail messages for said first user.

In comparable art, Horn discloses method of storing customer purchase profiles in a central customer bank. The customer purchase profile can be accessed and retrieved from the central customer bank by providing customer identification information (e.g. user ID and email address): column 3, lines 60-67; column 4, lines 1-49).

Thus, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to combine Horn's ideas of customer purchase profile can be accessed and retrieved from the central customer bank into Star-Szabo's system in order to be able to increase efficiencies for online purchase system.

**Regarding claim 98:**

Star-Szabo discloses the invention substantially as disclosed in claim 85, but does not explicitly teach messages having content personalized to the first user based on a user profile submitted to the information distribution\_service by the first computer system\_first user, wherein the second plurality of messages do not include private information of the first user.

In analogous art, Horn discloses customer purchase profiles (e.g. previous purchases; passwords...etc.) are stored in the central customer bank, see (Horn, column 3, lines 60-67; column 4, lines 1-49).

**Claims 90-91 are rejected under 35 U.S.C 103(a) as being un-patentable over Star-Szabo in view of Steven (U.S. 6,327,570).**

**Regarding claim 91:**

Star-Szabo discloses the invention substantially as disclosed in claim 88, but does not explicitly teach sending a message to all members of the first group via the information distribution service.

In analogous art, Steven discloses technique of using message board to receive/ send information from family members or friends, see (column 14, lines 45-54).

Thus, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to combine Steven's ideas using message board to receives information

from family member or friends into Star-Szabo's system in order to increase benefits for users, see (column 1, lines 55-64).

**Regarding claim 90:**

Star-Szabo discloses the invention substantially as disclosed in claim 89, but does not explicitly teach instant message.

Steven discloses technique of using message board to receive/ send information from family members or friends, see (column 14, lines 45-54).

**Conclusions**

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Lan-Dai Thi Truong whose telephone number is 571-272-7959. The examiner can normally be reached on Monday- Friday from 8:30am to 5:00 pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Bunjob A. Jaroenchonwanit can be reached on 571-272-3913. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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